Appl. No. 09/765,751 Amdt. Dated 08/21/2003 Reply to Office action of 04/18/2003



PP 1277 103 Sml

Appl. No.

09/765,751

Applicant

Ernest Cohen

Filed Title 1/19/2001
Method and Apparatus for Secure Electronic Transaction

Authentication

TC/A.U.

3621

Examiner Docket No.

Elisca E. Pierre

APP 1277-US

Mail Stop Fee Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RECEIVED
AUG 2 7 2003
GROUP SOUN

AMENDMENT

Sir:

In response to the Office action of April 18, 2003 please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of this paper.

Remarks/Arguments begin on page 10 of this paper.